

PATRICK L. FORTE, #80050
CORRINE BIELEJESKI, #244599
LAW OFFICES OF PATRICK L. FORTE
One Kaiser Plaza, #480
Oakland, CA 94612
Telephone: (510) 465-3328
Facsimile: (510) 763-8354

Attorneys for Debtor

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In re:

Case No. 10-72502 RE

EDDIE WILLIAMS,

Chapter 13

Debtor.

**DECLARATION OF DEBTOR IN
SUPPORT OF DEBTOR'S MOTION TO
VALUE LIEN**

I, Eddie Williams, declare:

1. I am the debtor in the above-captioned case.

2. The facts contained herein are true and correct and if called upon as a witness I can testify competently as to them.

3. At the time I filed my chapter 13 case, on October 29, 2010, I was the owner of the real property located at 1908 Calaveras Drive, Pittsburg, CA 94565 (the "property").

4. I am informed and believe that on the date I filed my case, my property was worth approximately \$205,000.00. On March 5, 2010, I had the property appraised by Jim Chen of Real Estate Appraisal Services. A copy of the appraisal, which reflects a fair market value of \$205,000.00, is attached hereto as Exhibit A and made a part hereof.

1 5. The property is encumbered by a First Deed of Trust in favor
2 of Litton Loan Servicing in the sum of \$363,983.00, as evidenced by my
3 Schedule D, a copy of which is attached as Exhibit B and made a part
4 hereof.

5 6. Bank of America is the beneficiary of a Second Deed of Trust
6 against the property in the sum of \$129,335.00, as evidenced by my
7 Schedule D, a copy of which is attached as Exhibit B and made a part
8 hereof.

9 I declare under penalty of perjury under the laws of the State of
10 California that the foregoing is true and correct.

11 Dated: January 4, 2011

/s/ Eddie Williams
EDDIE WILLIAMS